

Information to identify the case:

Debtor 1 **Hiyam H Abdeljabbar**

Social Security number or ITIN **xxx-xx-7602**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Northern District of Illinois**

Case number: **17-06860**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Hiyam H Abdeljabbar
aka Heyam H Abdeljabbar

June 6, 2017

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of IllinoisIn re:
Hiyam H Abdeljabbar
DebtorCase No. 17-06860-JSB
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 54

Date Rcvd: Jun 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2017.

db
25409806 +Hiyam H Abdeljabbar, 8333 Portsmouth Drive, Unit D, Darien, IL 60561-8535
25409811 +ABC Financial Services, PO Box 6800, Sherwood, AR 72124-6800
25409812 +BJC Hospital, 1 Barnes Jewish Hospital Plaza, Saint Louis, MO 63110-1003
25409816 +Capitol One Auto, PO Box 30253, Salt Lake City, UT 84130-0253
25409818 +Dfs/cash Central Of Mi, 84 E 2400 North, North Logan, UT 84341-2902
25409820 +Heavner, Beyers & Mihlar, PO Box 740, Decatur, IL 62525-0740
25409821 IH3 Property Illinois LP, 5509 N Cumberland Ave, Ste 505, Chicago, IL 60656-4748
25409822 +IH3 Property Illinois LP, 1717 Main Street, Ste 2000, Dallas, TX 75201-4657
25409824 Illinois Corporation Service Company, 801 Adlai Stevenson Drive, Springfield, IL 62703-4261
25409825 +Loyola Medicine, Two Westbrook Corporate Center, Suite 600, Westchester, IL 60154-5716
25409826 +Loyola Medicine, Two Westbrook Corporate Center, Suite 700, Westchester, IL 60154-5723
25409827 +Loyola Univ Medical Center, 2160 S. First Ave., Maywood, IL 60153-3328
25409828 +Loyola University Health System, 2160 S First Avenue, Maywood, IL 60153-3328
25409829 +Loyola University Medical Center, Patient Financial Services, 2160 South First Avenue, Maywood, IL 60153-3328
25409830 +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
25409831 Mericredit, Inc., P.O. Box 1629, Maryland Heights, MO 63043-0629
25409832 +Montecito Master HOA, 242 Old Sulphur Spring Road, Manchester, MO 63021-5353
25409833 Nationwide Credit & Collection Inc, c/o Evergreen Bank Group, Oak Brook, IL 60522-3219
25409835 +PNC Bank, Attn: Bankruptcy, 249 5th Ave Suite 30, Pittsburgh, PA 15222-2707
25409836 +PNC Bank, PO Box 8703, Dayton, OH 45401-8703
25409834 +Personal Finance, 6392 S Cass Ave, Westmont, IL 60559-3207
25409838 Ronald W. Goers, D.D.S., P.C., 6700 Route 83, Darien, IL 60561-3972
25409839 +Scott & Krause, LLC, 150 S. Wacker Drive, Suite 2900, Chicago, IL 60606-4206
25409850 ++TOWER LOAN, P O BOX 320001, FLOWOOD MS 39232-0001
(address filed with court: Tower Loan, PO Box 320001, Flowood, MS 39232)
25409853 +Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121
25409854 +Us Dept of Ed/Great Lakes Educational Lo, PO Box 7860, Madison, WI 53707-7860
25409855 Washington University Physicians, P.O. Box 502432, Saint Louis, MO 63150-2432

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr
25409809 +EDI: QBPHELM.S.COM Jun 07 2017 00:28:00 Brenda Porter Helms, ESQ, The Helms Law Firm, P.C., 3400 West Lawrence, Chicago, IL 60625-5104
25409807 EDI: BANKAMER.COM Jun 07 2017 00:28:00 Bank Of America, PO Box 982238, El Paso, TX 79998
25409808 +EDI: BANKAMER.COM Jun 07 2017 00:28:00 Bank Of America, Nc4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
25409808 EDI: BANKAMER2.COM Jun 07 2017 00:28:00 Bank of America, PO Box 15168, Wilmington, DE 19850-5168
25409813 +EDI: RCSFNB.MARIN.COM Jun 07 2017 00:28:00 Credit One Bank Na, PO Box 98873, Las Vegas, NV 89193-8873
25409814 +EDI: RCSFNB.MARIN.COM Jun 07 2017 00:28:00 Credit One Bank Na, PO Box 98875, Las Vegas, NV 89193-8875
25409815 EDI: IRS.COM Jun 07 2017 00:28:00 Department of the Treasury, Internal Revenue Service, P.O.Box 7346, Philadelphia, PA 19101-7346
25409817 EDI: FORD.COM Jun 07 2017 00:28:00 Ford Credit, P.O. Box 62180, Colorado Springs, CO 80962
25409819 +E-mail/Text: hfcbkfilng@heightsfinance.com Jun 07 2017 01:09:29 Heights Finance Corp., PO Box 9520, Peoria, IL 61612-9520
25409823 E-mail/Text: rev.bankruptcy@illinois.gov Jun 07 2017 01:06:44 Illinois Department of Revenue, Bankruptcy Section, PO Box 64338, Chicago, IL 60664-0338
25409833 +E-mail/Text: bgiron@ncsplus.com Jun 07 2017 01:06:10 NCSplus Incorporated, 117 East 24th Street, 5th Floor, New York, NY 10010-2937
25409837 +E-mail/Text: bankruptcy@risecredit.com Jun 07 2017 01:08:05 Rise, 4150 International, Suite 300, Fort Worth, TX 76109-4819
25409840 +EDI: RMSC.COM Jun 07 2017 00:28:00 Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064
25414258 +EDI: RMSC.COM Jun 07 2017 00:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
25409841 +EDI: RMSC.COM Jun 07 2017 00:28:00 Synchrony Bank, 950 Forrer Blvd, Kettering, OH 45420-1469
25409842 +EDI: RMSC.COM Jun 07 2017 00:28:00 Synchrony Bank/Banana Republic, PO Box 965064, Orlando, FL 32896-5064
25409843 +EDI: RMSC.COM Jun 07 2017 00:28:00 Synchrony Bank/Banana Republic, PO Box 965005, Orlando, FL 32896-5005
25409845 EDI: RMSC.COM Jun 07 2017 00:28:00 Synchrony Bank/Walmart, PO Box 965024, El Paso, TX 79998
25409844 +EDI: RMSC.COM Jun 07 2017 00:28:00 Synchrony Bank/Walmart, PO Box 965064, Orlando, FL 32896-5064
25409849 +EDI: TDBANKNORTH.COM Jun 07 2017 00:28:00 TD Bank, NA, 1701 Route 70 East, Cherry Hill, NJ 08003-2335
25409847 +EDI: WTRRN.BANK.COM Jun 07 2017 00:28:00 Target, PO Box 673, Minneapolis, MN 55440-0673
25409846 +EDI: WTRRN.BANK.COM Jun 07 2017 00:28:00 Target, C/O Financial & Retail Svcs, Mailstopn BT PO Box 9475, Minneapolis, MN 55440-9475

District/off: 0752-1

User: admin
Form ID: 318

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Total Noticed: 54

Date Rcvd: Jun 06, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

25409848	+EDI: WTRNBANK.COM Jun 07 2017 00:28:00	Td Bank USA/Target,	PO Box 673,
	Minneapolis, MN 55440-0673		
25409852	EDI: USBANKARS.COM Jun 07 2017 00:28:00	US Bank/Rms CC,	4325 17th Ave S,
	Fargo, ND 58125		
25409851	EDI: USBANKARS.COM Jun 07 2017 00:28:00	US Bank/Rms CC,	Card Member Services,
	PO Box 108, St Louis, MO 63166		
25409857	+EDI: WFFC.COM Jun 07 2017 00:28:00	Wells Fargo Dealer Services,	P.O. Box 3569,
	Rancho Cucamonga, CA 91729-3569		
25409856	+EDI: WFFC.COM Jun 07 2017 00:28:00	Wells Fargo Dealer Services,	P.O. Box 1697,
	Winterville, NC 28590-1697		
			TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

25409810 Belal Abdelnabi

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2017 at the address(es) listed below:

Brenda Porter Helms, ESQ brenda.helms@albanybank.com, bhelms@ecf.epiqsystems.com
James J Haller on behalf of Debtor 1 Hiyam H Abdeljabbar jhaller@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@
mail.com;bkcef_sulaiman@bkexpress.info;r46351@notify.bestcase.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3